

**Notice of References Cited**

Application/Control No.

09/490,540

Applicant(s)/Patent Under

 Reexamination  
KIPNIS ET AL.

Examiner

Frantzy Poinvil

Art Unit

3628

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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	WO 98/47116	10-1998	WIPO	HULTGREN	—
	O					
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	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)

*	U	Caskey et al., "Is the debit card revolution finally here?", Economic Review (Federal Reserve Bank of Kansas City) v79n4 P: 79-95, Fourth Quarter 1994, IAAN: 0161-2387, Dialog file 15, Accession No. 00955753.
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	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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